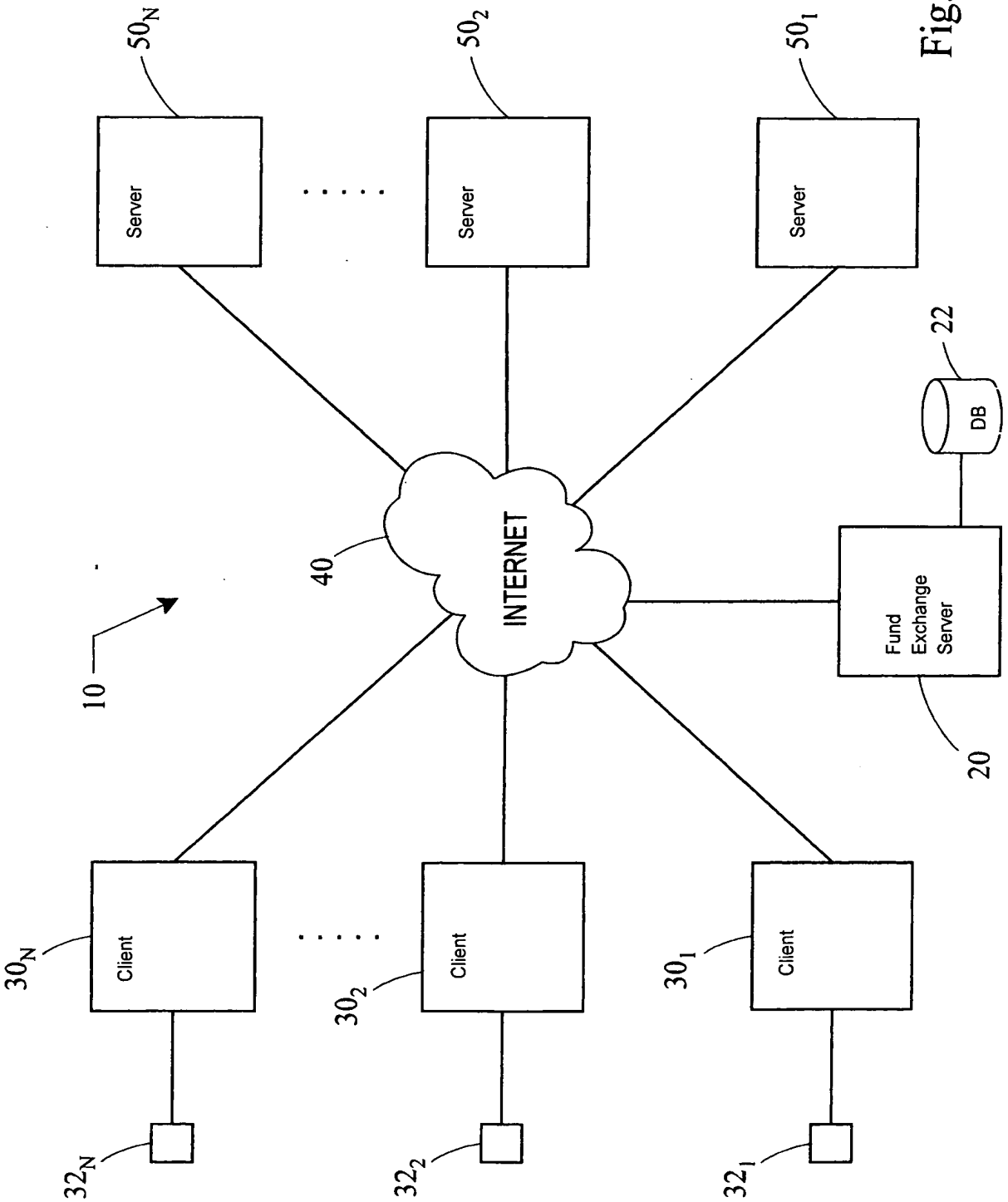
OIPE IAP21
JUL 05 2006
PATENT & TRADEMARK OFFICE

Fig. 1



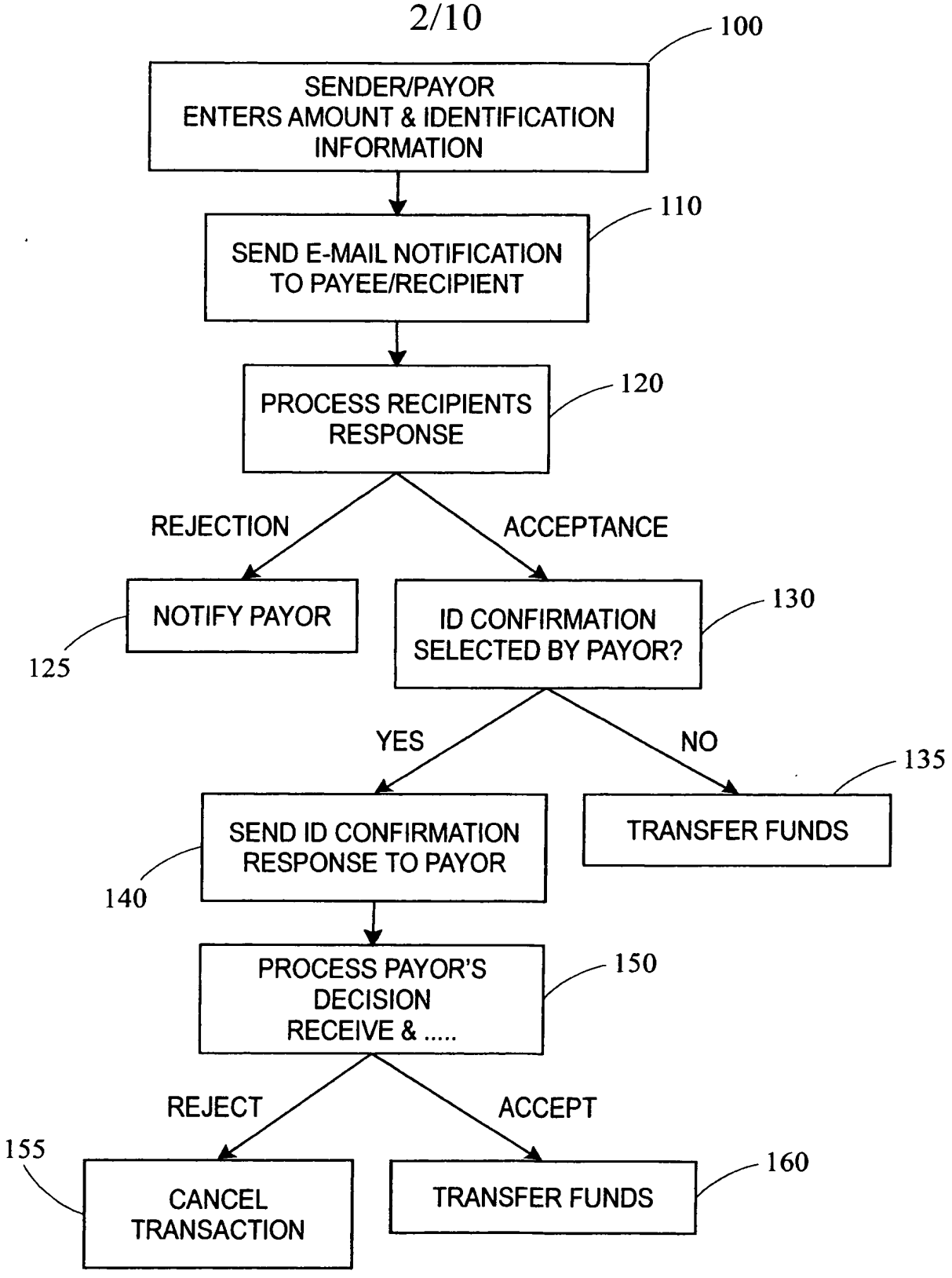

100
SENDER/PAYOR ENTERS AMOUNT & IDENTIFICATION INFORMATION
110
SEND E-MAIL NOTIFICATION TO PAYEE/RECIPIENT
120
PROCESS RECIPIENTS RESPONSE
REJECTION
ACCEPTANCE
NOTIFY PAYOR
125
ID CONFIRMATION SELECTED BY PAYOR?
130
YES
NO
135
SEND ID CONFIRMATION RESPONSE TO PAYOR
TRANSFER FUNDS
140
PROCESS PAYOR'S DECISION RECEIVE & .....
150
REJECT
ACCEPT
155
CANCEL TRANSACTION
TRANSFER FUNDS
160

Fig. 2

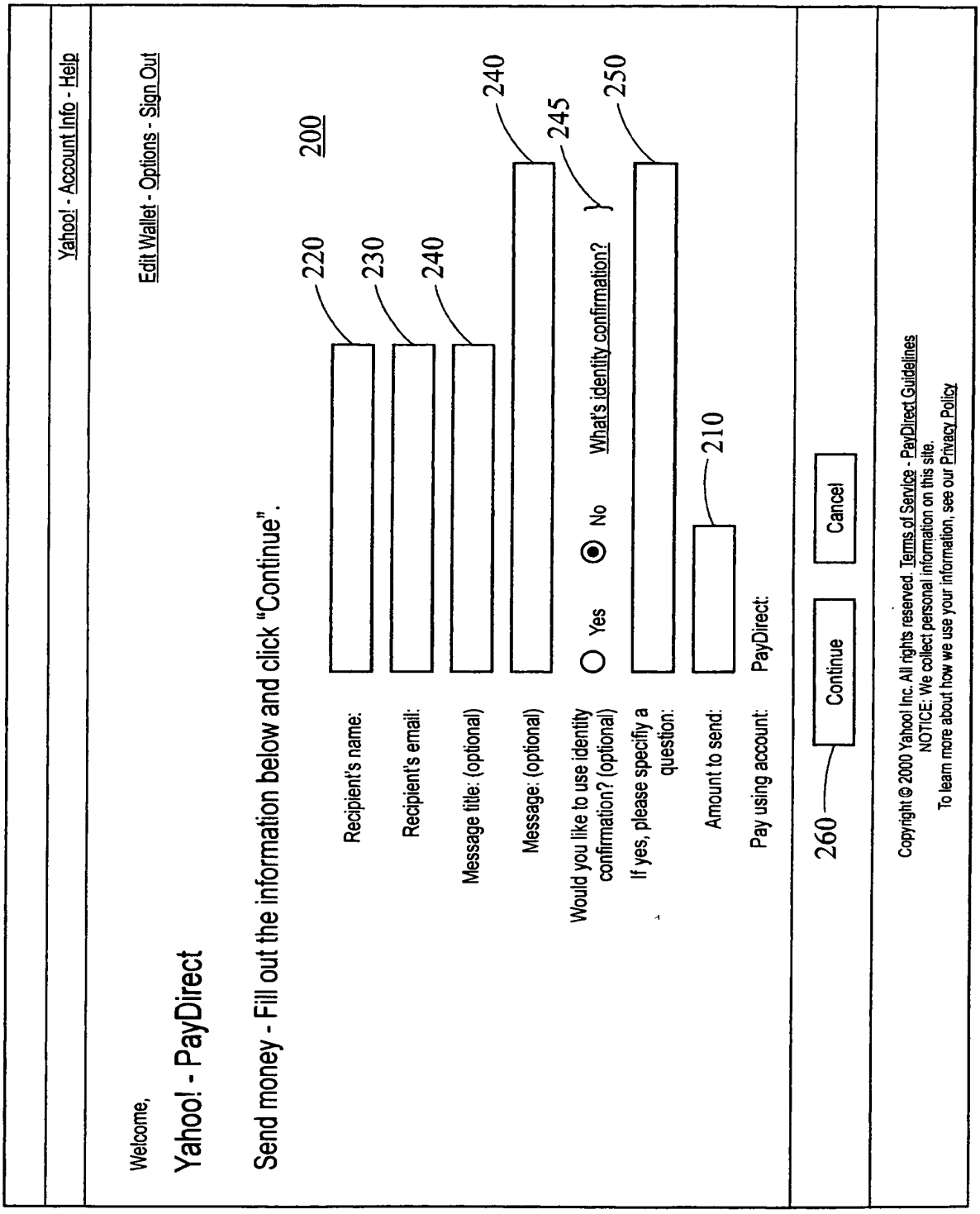

Yahoo! - Account Info - Help
Edit Wallet - Options - Sign Out
Welcome,
Yahoo! - PayDirect
Send money - Fill out the information below and click "Continue".
200
220
230
240
240
245
250
210
Recipient's name:
Recipient's email:
Message title: (optional)
Message: (optional)
Would you like to use identity confirmation? (optional)
Yes
No
What's identity confirmation?
If yes, please specifiy a question:
Amount to send:
Pay using account:
PayDirect:
260
Continue
Cancel
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Fig. 3

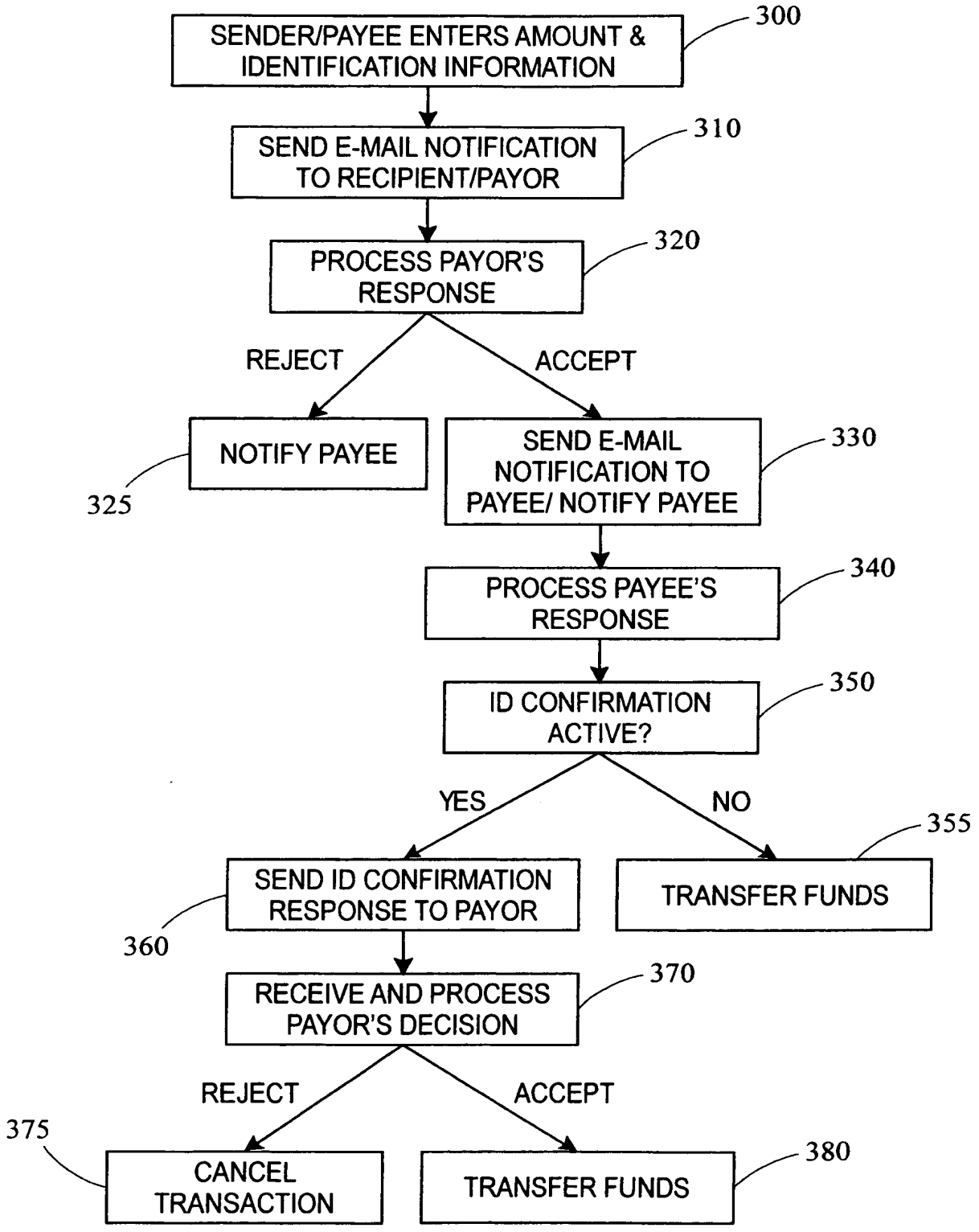
SENDER/PAYEE ENTERS AMOUNT & IDENTIFICATION INFORMATION
300
SEND E-MAIL NOTIFICATION TO RECIPIENT/PAYOR
310
PROCESS PAYOR'S RESPONSE
320
REJECT
ACCEPT
NOTIFY PAYEE
325
SEND E-MAIL NOTIFICATION TO PAYEE/ NOTIFY PAYEE
330
PROCESS PAYEE'S RESPONSE
340
ID CONFIRMATION ACTIVE?
350
YES
NO
SEND ID CONFIRMATION RESPONSE TO PAYOR
360
TRANSFER FUNDS
355
RECEIVE AND PROCESS PAYOR'S DECISION
370
REJECT
ACCEPT
CANCEL TRANSACTION
375
TRANSFER FUNDS
380

Fig. 4

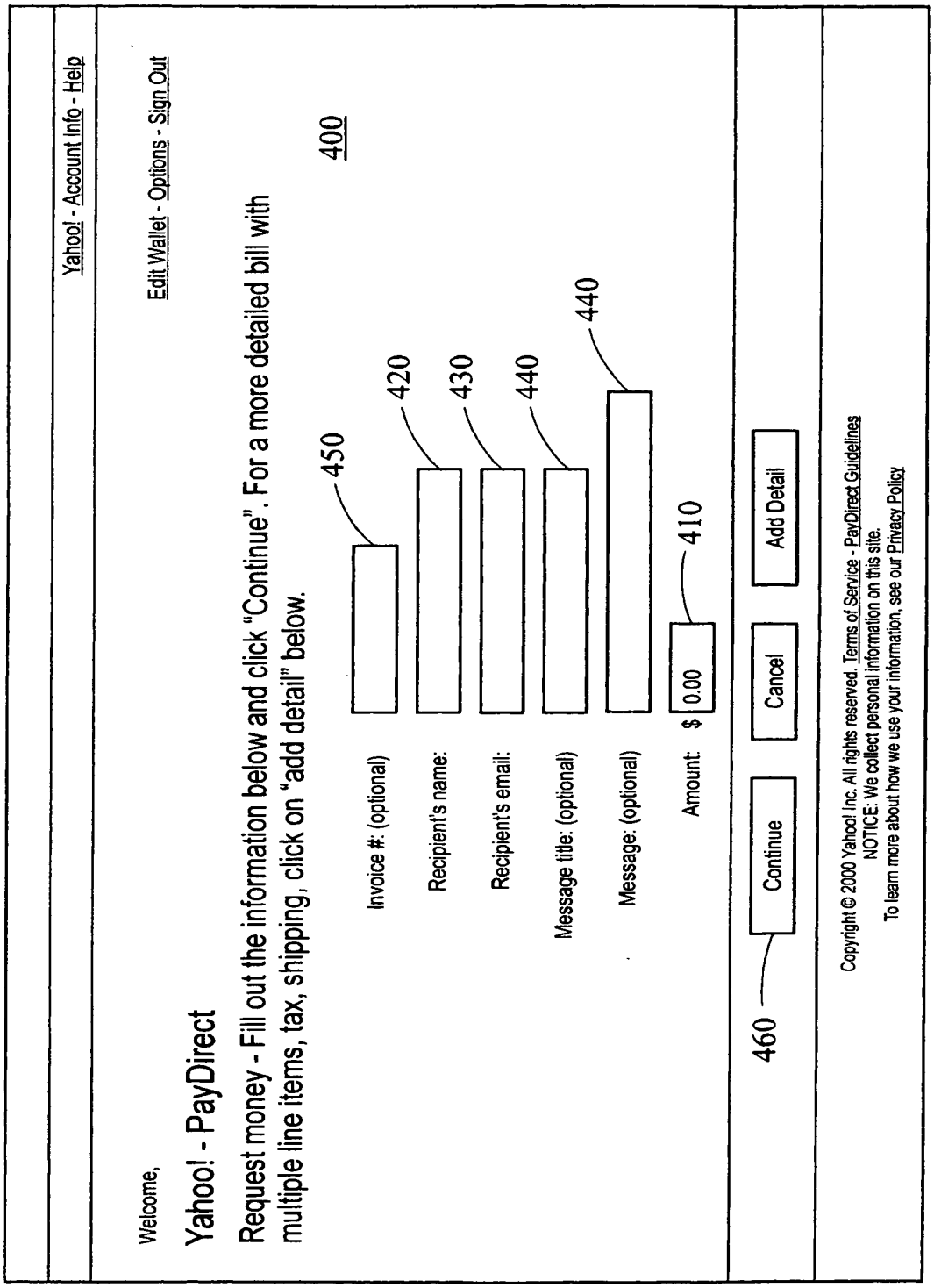
Yahoo! - Account Info - Help
Welcome,
Edit Wallet - Options - Sign Out
Yahoo! - PayDirect
Request money - Fill out the information below and click "Continue". For a more detailed bill with multiple line items, tax, shipping, click on "add detail" below.
400
Invoice #: (optional)
Recipient's name:
Recipient's email:
Message title: (optional)
Message: (optional)
Amount: $ 0.00
450
420
430
440
440
410
460
Continue
Cancel
Add Detail
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Fig. 5

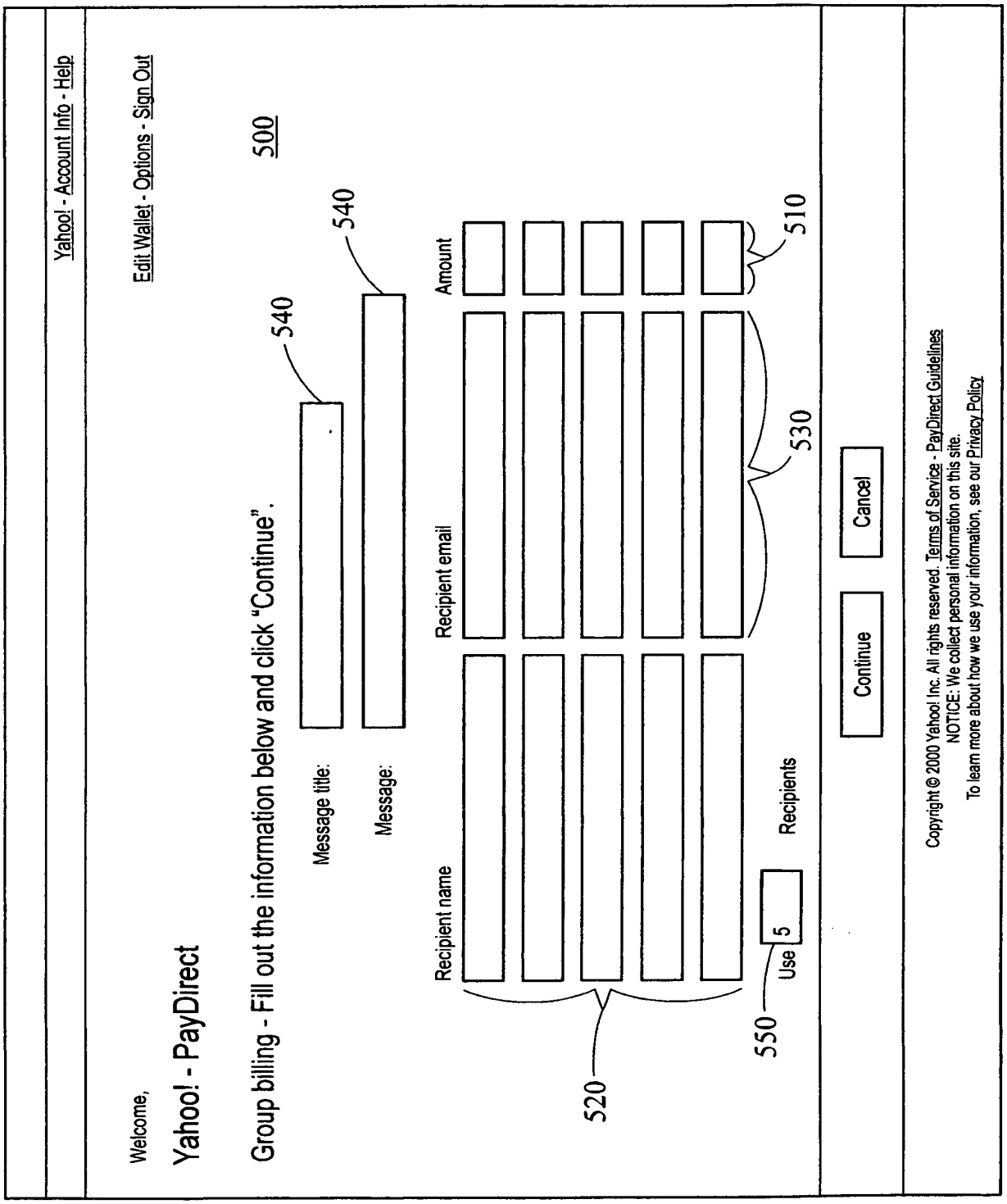
Yahoo! - Account Info - Help
Edit Wallet - Options - Sign Out
Welcome,
Yahoo! - PayDirect
Group billing - Fill out the information below and click "Continue".
500
Message title:
Message:
540
540
Recipient name
Recipient email
Amount
510
530
520
550
Use 5
Recipients
Continue
Cancel
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Fig. 6

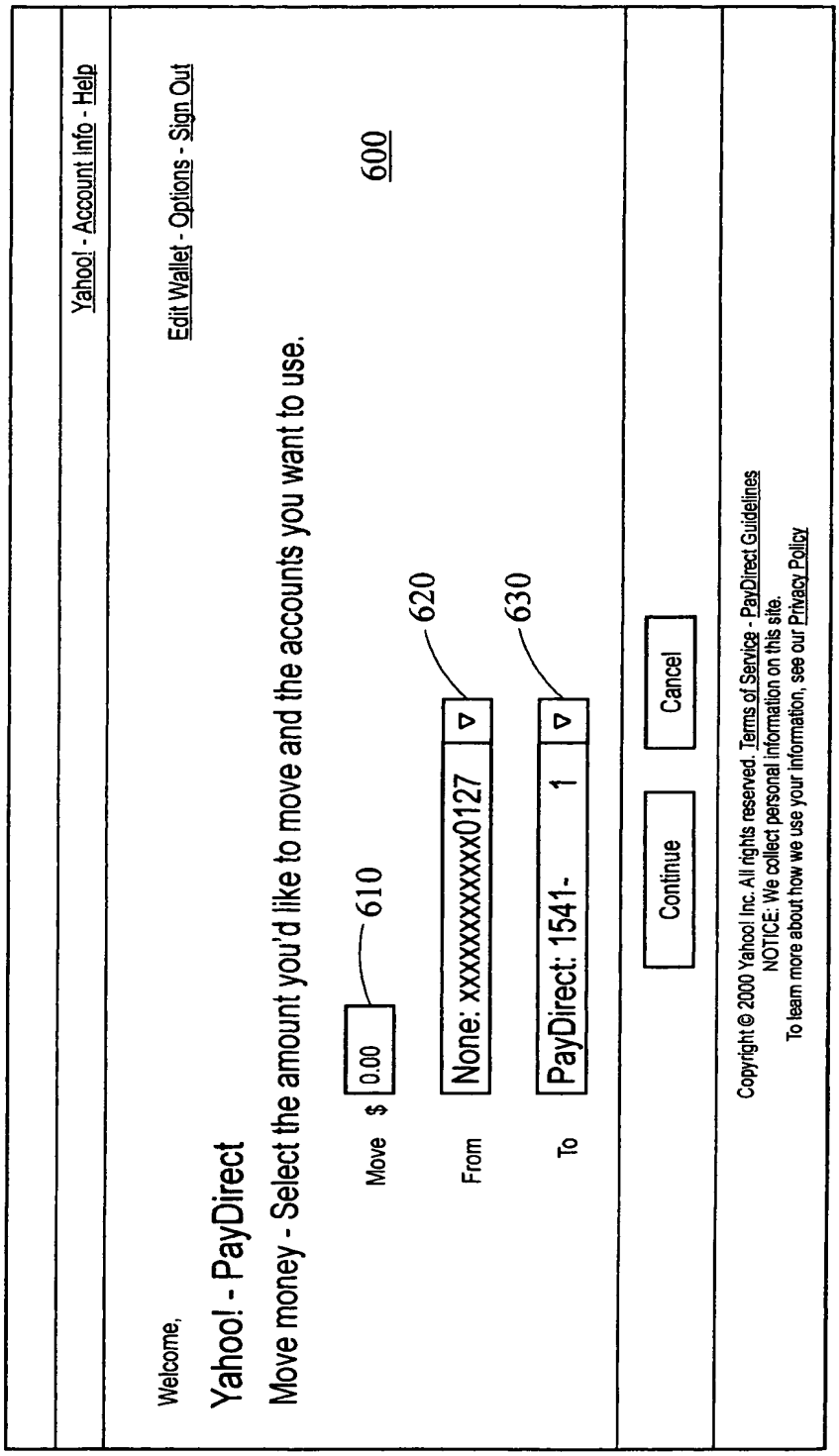
Yahoo! - Account Info - Help
Edit Wallet - Options - Sign Out
Welcome,
Yahoo! - PayDirect
Move money - Select the amount you'd like to move and the accounts you want to use.
600
610
620
630
Move $ 0.00
From None: xxxxxxxxxx0127
To PayDirect: 1541- 1
Continue
Cancel
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Fig. 7

Figure 8: Bank Account Verification Process

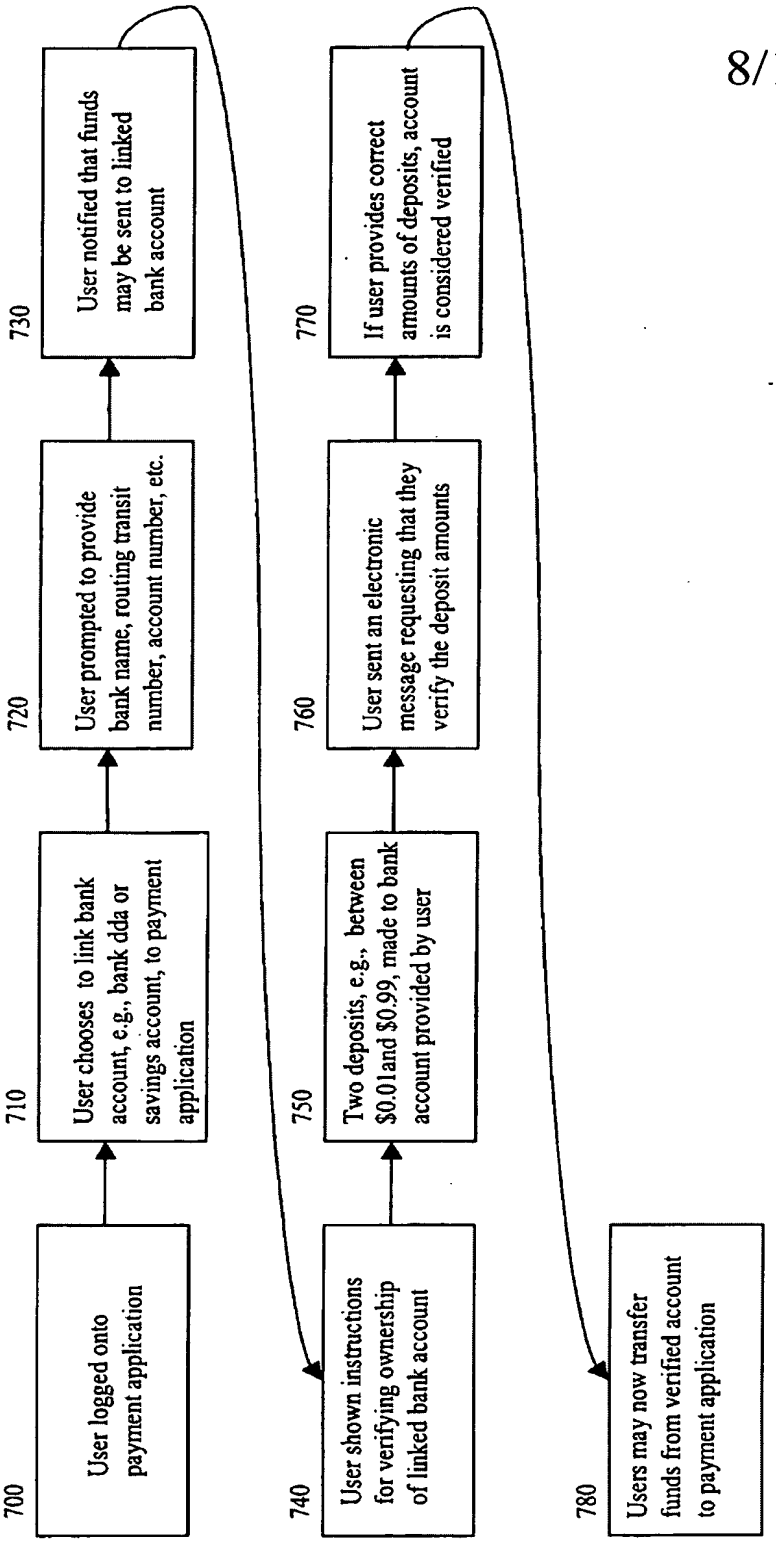

Figure 9: Linking a dda or savings account to the payment application

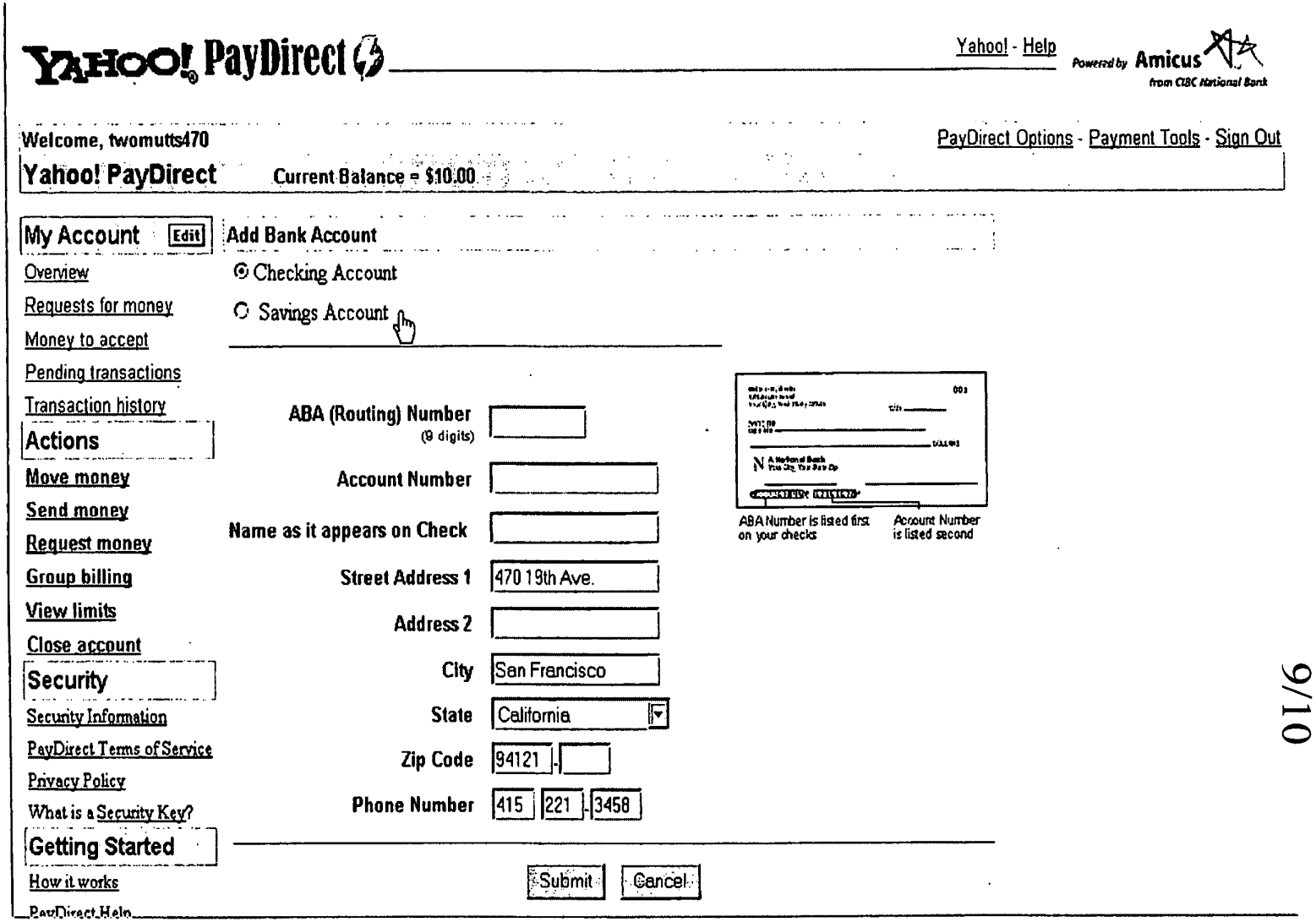
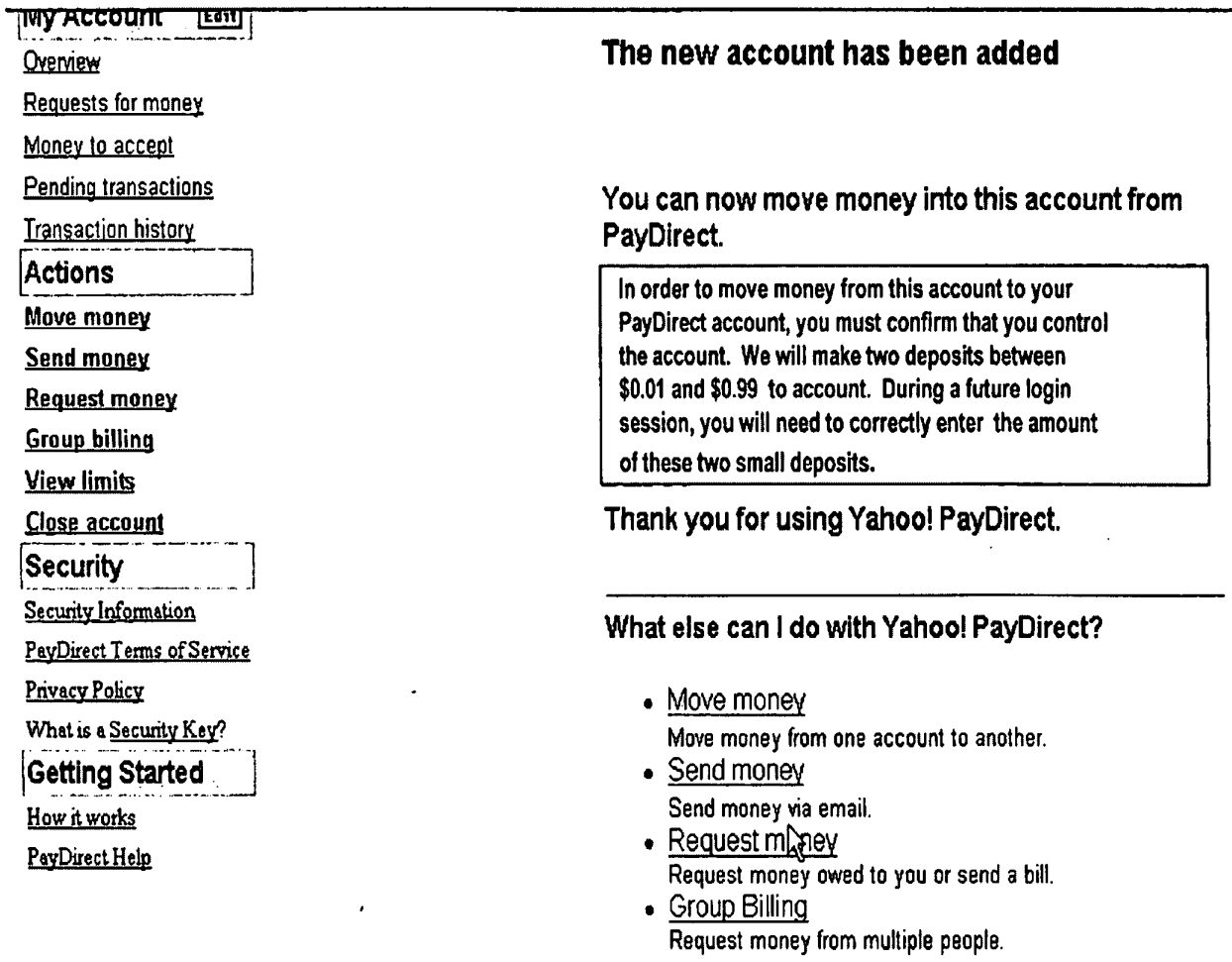
Figure 10: acknowledgement of account linkage